

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

IN RE:

GENOVEVA COLON SERRANO

DEBTOR(S)

**CASE NUM.: 11-02680 SEK**

**CHAPTER 13 (ASSET CASE)**

**DEBTOR'S OBJECTION TO CLAIM #1-1 FILED  
BY SANTANDE FINANCIAL D/B/A ISLAND FINANCE**

**TO THE HONORABLE COURT:**

**COMES NOW** debtor represented through its undersigned counsel and respectfully objects proof of claim number 1-1 filed by Santander Financial D/B/A Island Finance in the amount of \$4,489.07 and assigns the following reasons for the same:

1. The proof of claim does not comply with Federal Rule of Bankruptcy Procedure 3001(c) because on an alleged auto deficiency, but no supporting documents are attached to the proof of claim.
2. The proof of claim filed fails to provide account transaction summary or other information that would show how the total amount claimed has been calculated. An itemization of the principal balance of the debt, interest and other charges (if any) is not attached to the proof of claim, as required by the instructions to Official Form 10.
3. The only document attached to the claim form is a "Bill of Sale and Assignment of Assets", which fails to provide any information related to the alleged debt.
4. Debtor has not listed the claim, and does not acknowledge it.

5. Santander Financial D/B/A Island Finance is a debt buyer that repeatedly files undocumented, unsubstantiated proofs of claims in this Court. In this case only, it has filed 2 claims in this manner, in violation of Federal Rule of Bankruptcy Procedure 3001(c).

**WHEREFORE** debtor respectfully requests of this Honorable Court to disallow the proof of claim filed by Santander Financial D/B/A Island Finance, and order such other and further relief as is just and proper.

**NOTICE:** Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the objection will be deemed unopposed and may be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the court, the interest of justice requires otherwise. If you file a timely response, the court may - in its discretion - schedule a hearing.

In San Juan, Puerto Rico, this 20<sup>th</sup> day of April 2011.

**RESPECTFULLY SUBMITTED.**

**/s/ Marilyn Valdes Ortega**  
**MARILYN VALDES ORTEGA**

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**I HEREBY CERTIFY:** That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following:

**11-02680-SEK13 Notice will be electronically mailed to:**

JOSE RAMON CARRION MORALES  
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MARILYN VALDES ORTEGA on behalf of Debtor GENOVEVA COLON SERRANO  
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**I HEREBY CERTIFY:** That I have mailed by regular mail to all creditors listed.

**11-02680-SEK13 Notice will not be electronically mailed to:**

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